

Fill in this information to identify your case:

Debtor 1	Curtis J. Kalchthaler		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number (if known)	19-20355		

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does not notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

Part 1: Tell the Court About the Required Course.

You must check one:

☒ I completed an approved course in personal financial management:

Date I took the course 05/20/2024

Name of approved provider Advantage Credit Counseling Services, Inc.

Certificate Number 01721-PAW-DE-038494558

☐ I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.** My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.** I am currently on active military duty in a military combat zone.
- ☐ **Residence.** I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

Part 2: Sign Here

I certify that the information I have provided is true and correct.

/s/ Curtis J. Kalchthaler
Signature of debtor named on certificate

Curtis J. Kalchthaler
Printed name of debtor

Date May 21, 2024



Fax Cover Sheet

To: 4123910221@fax.upmc.edu

Fax number: 4123910221

From: Kalchthaler, Curtis J

Fax number:

Telephone number:

Date: 5/20/2024

Re: Internet Fax

Number of pages: 4
 (including cover page)

Comments:

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FAX

Name/Company: Curtis Kalchthaler

Mailing Address: 3711 main Street, Munhall, PA
15120

Phone: 412-584-4316

Fax:

TO: Steidl & Stenberg**FAX NUMBER: 412-391-0221****COMPANY: the law offices of Steidl & Stenberg****PHONE NUMBER: 412-391-8000****SUBJECT: Curtis Kalchthaler Certificate of debtor education****FROM: Curtis Kalchthaler****Date: 5/20/2024****NUMBER OF PAGES: 3****SENDER'S REFERENCE NO: Case No. 19-20355****RECEIVER'S REFERENCE NO:**☒ **Urgent**☒ **For Review**☐ **Comment**☐ **Reply**☐ **Recycle****NOTE/COMMENTS:**

Please find attached the letter you sent me as well as the certificate of completion of Certificate of debtor

Certificate Number: 01721-PAW-DE-038494558

Bankruptcy Case Number: 19-20355



01721-PAW-DE-038494558

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 20, 2024, at 2:22 o'clock PM EDT, Curtis Kalchthaler completed a course on personal financial management given by internet by Advantage Credit Counseling Service, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: May 20, 2024 By: /s/Robin VasseloName: Robin VasseloTitle: Counselor

The Law Offices of
Steidl & Steinberg^{PC}

707 Grant Street, Suite 2830, Pittsburgh, PA 15219
Phone: 412-391-8000 or 1-800-360-9392 / Fax: 412-391-0221
www.GoodByeDebt.com

Kenneth Steidl, Esquire
Julie Frazee Steidl, Esquire
Abagale Steidl, Esquire

Christopher M. Frye, Esquire
Lauren M. Lamb, Esquire

May 15, 2024

Curtis Kalchthaler
3711 Main St.
Munhall, PA 15120

Re: Certificate of Debtor Education
Case No. 19-20355
Due: June 7, 2024

Dear Curtis,

Because your case was filed after October 2005, the United States Bankruptcy Court requires that you complete a Personal Financial Management Class. Once you have completed the class, you will be issued a Certificate of Debtor Education that must be filed with the Bankruptcy Court by **June 3, 2024**. A list of agencies that offer the course is included with this letter. Please note that this is not the same course that you were required to take prior to the filing of your case. This class is entirely different. The certificate that you forward to the office should be labeled "Certificate of Debtor Education". Please **do not** send anything labeled "Certificate of Counseling." The court will not accept a counseling certificate.

It is your responsibility to ensure that the office receives your Certificate of Debtor Education. It is recommended that you mail, or fax, the certificate to the office at my attention. It is not recommended that you email the certificate, as the emails are often marked as spam, and are not delivered. If your counseling agency offers to fax or email the certificate, it is recommended that you still call the office to follow through and make sure that your certificate was sent to, and received by, the office.

This certificate is very important. It is one of the most important pieces of paper for your entire case. If you do not complete the class, and/or your certificate is not filed with the court, your case can be closed without a discharge and your creditors will be free to resume collection and foreclosure proceedings against you. I cannot stress enough how important this certificate is. If you have any questions, or you are confused about any aspect of obtaining the certificate, please do not hesitate to contact the office.

Sincerely,

Steidl & Steinberg, P.C.